

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

Maria Denise Lilly

S.S. No.: xxx-xx-4794

Mailing Address: 5442 Pageford Road, Durham, NC 27703-

Case No. 11-80106

Debtor.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtor has filed for relief under Chapter 13 of the United States Bankruptcy Code on January 20, 2011.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtor's proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: February 9, 2011

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt

N.C. State Bar No. 10212

Counsel for the Debtor

6616-203 Six Forks Rd.

Raleigh, N.C. 27615

Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET (MIDDLE DISTRICT - DESARDI VERSION)				Date: 1/10/11			
				Lastname-SS#: Lilly-4794			
RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN				SURRENDER COLLATERAL			
Retain	Creditor Name	Sch D #	Description of Collateral	Creditor Name	Description of Collateral		
	Montgomery County		Property Tax				
	Rent-N-Roll		Tires				
ARRIAGE CLAIMS				REFLECTED EXECUTORY CONTRACTS/LEASES			
Retain	Creditor Name	Sch D #	Arrearage Amount	(See †)	Creditor Name	Description of Collateral	
				**			
				**			
				**			
				**			
				**			
				**			
				**			
LTD - DON ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS							
Retain	Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
				N/A	n/a		
				N/A	n/a		
				N/A	n/a		
STD - SECURED DEBTS at FMV							
Retain	Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	Santander	1	\$16,718	5.00	\$167	\$362.16	2007 Nissan
				5.00			
				5.00			
STD - SECURED DEBTS at 100%							
Retain	Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
				5.00			
				5.00			
				5.00			
				5.00			
ATTORNEY FEE (Unpaid part)		Amount					
Law Offices of John T. Orcutt, P.C.		\$2,800					
SECURED TAXES		Secured Amt					
IRS Tax Liens							
Real Property Taxes on Retained Realty							
UNSECURED PRIORITY DEBTS		Amount					
IRS Taxes		\$3,628					
State Taxes							
Personal Property Taxes							
Alimony or Child Support Arrearage							
CO-SIGN PROTECT (Pay 100%)		Int. %	Payoff Amt				
All Co-Sign Protect Debts (See*)							
GENERAL NON-PRIORITY UNSECURED		Amount**					
DMI= None(\$0)		\$171					
PROPOSED CHAPTER 13 PLAN PAYMENT							
\$ \$451		per month for		60		months, then	
\$ N/A		per month for		N/A		months.	
Adequate Protection Payment Period:				6.60 months.			
Sch D # = The number of the secured debt as listed on Schedule D.							
Adequate Protection = Monthly 'Adequate Protection' payment amt.							
† = May include up to 2 post-petition payments.							
* Co-sign protect on all debts so designated on the filed schedules.							
** = Greater of DMI x ACP or EAE (Page 4 of 4)							
Ch13Plan_MD_(DeSardi Version 1/12/10) © LJOITO							
Other Miscellaneous Provisions							
Plan to allow for 3 "waivers". Interest on EAE at fed. judgment rate							

CERTIFICATE OF SERVICE

I, Kaelyn McCollum, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Kaelyn McCollum

Kaelyn McCollum

North Carolina Department of Revenue
c/o NC Department of Justice
Post Office Box 629
Raleigh, NC 27602-0629

US Attorney's Office (ED)**
310 New Bern Avenue
Suite 800, Federal Building
Raleigh, NC 27601-1461

Capital One ***
Post Office Box 30285
Salt Lake City, UT 84130-0285

Employment Security Commission
Attn: Benefit Payment Control
Post Office Box 26504
Raleigh, NC 27611-6504

Absolute Collection Service **
421 Fayetteville Street Mall
Suite 600
Raleigh, NC 27601

Crafters Choice Book Club
Member Service Center
PO Box 916400
Rantoul, IL 61866-6400

Credit Bureau
Post Office Box 26140
Greensboro, NC 27402

Advance Me Today
advancemetoday.com

Credit Bureau of Greensboro**
Post Office Box 26140
Greensboro, NC 27402-0040

NC Child Support
Centralized Collections
Post Office Box 900006
Raleigh, NC 27675-9006

Afni, Inc.
Post Office Box 3427
Bloomington, IL 61702-3427

Direct Brands Inc **
P.O. Box 916400
Rantoul, IL 61866-6400

Equifax Information Systems LLC
P.O. Box 740241
Atlanta, GA 30374-0241

Allied Interstate
Post Office Box 5023
New York, NY 10163-5023

Diversified Consultants
Post Office Box 551268
Jacksonville, FL 32255-1268

Experian
P.O. Box 2002
Allen, TX 75013-2002

Allied Interstate Inc.**
3000 Corporate Exchange Drive
5th Floor
Columbus, OH 43231

Durham County Tax Collector
Post Office Box 3397
Durham, NC 27701

Trans Union Corporation
P.O. Box 2000
Crum Lynne, PA 19022-2000

Allstate Insurance
Post Office Box 3589
Akron, OH 44309-3589

Durham Regional Hospital
and Emergency Medical Service
402 Stadium Drive
Durham, NC 27704

ChexSystems
Attn: Consumer Relations
7805 Hudson Road, Ste. 100
Woodbury, MN 55125

Amoco BP
Post Office Box 15325
Wilmington, DE 19886-5298

Enhanced Recovery Company, LL
8014 Bayberry Road
Jacksonville, FL 32256

Internal Revenue Service (ED)**
Post Office Box 7346
Philadelphia, PA 19101-7346

Associated Recovery Systems
Post Office Box 469046
Escondido, CA 92046-9046

First Health of the Carolinas
Post Office Box 3000
Pinehurst, NC 28374

HSBC **
Post Office Box 80084
Salinas, CA 93912-0084

North Carolina Dept of Revenue**
Post Office Box 1168
Raleigh, NC 27602-1168

Time Warner Cable
101 Innovation Avenue
Suite 100
Morrisville, NC 27560-8586

HSBC ***
Cardmember Services
PO Box 5250
Carol Stream, IL 60197-5250

Northland Group, Inc.
Post Office Box 390846
Edina,, MN 55439-0846

UNC Hospitals**
211 Friday Center Drive
Suite G21
Chapel Hill, NC 27517

HSBC Auto Finance
Post Office Box 17904
San Diego, CA 92177-7904

Penn Credit Corporation
Post Office Box 988
Harrisburg, PA 17108-0988

United Recovery Systems, Inc.
5800 North Course Drive
Houston, TX 77072-1613

Internal Revenue Service (MD)**
Post Office Box 7346
Philadelphia, PA 19101-7346

Santander Consumer USA**
Attention: Bankruptcy Dept.
Post Office Box 560284
Attn: Managing Agent
Dallas, TX 75356-0284

US Attorney's Office (MD)**
Middle District
Post Office Box 1858
Greensboro, NC 27502-1858

Lane Bryant
PO Box 84048
Columbus, GA 31908-4048

Sears/Citibank**
PO Box 6282
Sioux Falls, SD 57117-6282

US Dept of ED
PO Box 7202
Utica, NY 13504

Lane Bryant****
c/o WFNNB, Bankruptcy Department
P.O. Box 182125
Columbus, OH 43218

Stern and Associates. PA
415 North Edgeworth Street
Suite #210
Greensboro, NC 27401

Verizon South **
500 Technology Drive Stop 1
Saint Charles, MO 63304-2225

Leading Edge
Recovery Solutions LLC
Post Office Box 129
Linden, MI 48451-0129

T-Mobile
PO Box 2400
Young America, MN 55553

WFNNB-Lane Bryant***
Bankruptcy Department
PO Box 182125
Columbus, OH 43218-2125

Montgomery County Tax Office
102 East Spring Street 2nd Floor
Troy, NC 27371

The Law Offices of John T. Orcutt
6616-203 Six Forks Road
Raleigh, NC 27615

Zenith Acquisitions *
170 North Pointe Parkway
Suite 300
Amherst, NY 14228-1884

North Carolina Department of Revenue
c/o Reginald S. Hinton
Post Office Box 25000
Raleigh, NC 27640-5000

Time Warner Cable
708 East Club Boulevard
Durham, NC 27704